9/05/06 1:26:50 BK 538 PG 590 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK 11/22/05 10:13:27 33 BK 515 PG 149 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

ALBERT METTS, ET UX GRANTORS

TO

WARRANTY DEED

KARL E. FOWLER, ET UX GRANTEES

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, We, the undersigned Grantors, ALBERT METTS AND VIRGINIA D. METTS, husband and wife, do hereby sell, convey and warrant unto KARL E. FOWLER AND RENEE D. FOWLER, husband and wife, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Part of the NE ¼ of Section 3, Township 3 South, Range 7 West, DeSoto County, Mississippi, being more particularly described as follows:

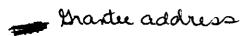
Commencing at N. E. corner of Section 3, Township 3 South, Range 7 West thence run S 4° 15' E along the East line of said Section and the center line of Malone Road for 1,155.00 feet to a cotton picker spindle (found); thence run S 85° 45' 00" W for 53.00 feet to the West line of Malone Road (found "T" post); thence run S 4° 15' 00" E along the West line of Malone Road for 165.00 feet (found cotton picker spindle in road 53.00 feet East of corner also found X-tie that is 6.5 feet off set East of corner); thence run S 85° 45' 00" W for 607.00 feet (set 3/8" rebar); thence run N 4° 15' 00" W for 165.00 feet (found "T" post); thence run N 85° 45' 00" E for 607.00 feet to the Point of Beginning.

Also known as Lot 2 of the Metts 4.95 acre unrecorded minor lot subdivision.

Said lands are subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

Possession is given upon the delivery of this deed; taxes for the year 2005 shall be prorated among the parties.

The Grantors herein further warrant that subject property constitutes no part of his homestead and is not subject to the homestead interests of anyone at the time of conveyance.



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BK 538 PG 591

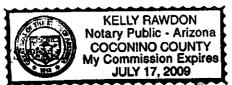
WITNESS OUR SIGNATURE this 15 day of November, 205 Albert Metts

Virginia D. Matts

Virginia D. Matts

COUNTY OF (

above and foregoing instrument.



My Commission expires: Jul

GRANTORS' ADDRESS AND PHONE: 1514 COUNTY LINE RD, STE 101 NEW ALBANY, MS 38652 Home: NA

Home: N/A Work: 662-871-4747

GRANTEES' ADDRESS AND PHONE:

221 Malone Road Hernando, MS 38632

Home: None

Work: 901-763-3747

PREPARED BY AND RETURN TO: FIRST NATIONAL FINANCIAL TITLE SERVICES, INC. JAMES R. CARR, ATTORNEY 6880 COBBLESTONE BLVD, SUITE 2

SOUTHAVEN, MS 38672

PHONE: 662.892.6536 FAX: 662.890.8775

FILE #: S13415

A SURVEY OF 2.30 ACRES AND HOUSE IN THE N.E. ¼ OF SECTION 3, T. 3 S., R. 7 W. DESOTO COUNTY, MISSISSIPPI

LEGAL DESCRIPTION

Commencing at the N.E. corner of Section 3, T. 3 S., R. 7 W thence run S 4°15' E along the East line of said Section and the center line of Malone Road for 1,155.00 feet to a cotton picker spindle (found); thence run S 85°45'00" W for 53.00 feet to the West line of Malone Road (found "T" post); thence run S 4°15'00" E along the West line of Malone Road for 165.00 feet (found cotton picker spindle in road 53.00 feet East of corner also found X-tie that is 6.5 feet off set East of corner); thence run S 85°45'00' W for 607.00 feet (set 3/8" rebar); thence run N 4°15'00' W for 165.00 feet (found "T" post); thence run N 85°45'00" E for 607.00 feet to the Point of Beginning, containing 2.30 acres and/or 100,155 square feet. The bearings are based previous survey of this property.

According to Flood Insurance Rate Map Number 28033C0110 D, Community-Panel Number 110 of 200 effective date May 3, 1990 this property is NOT in a flood hazard zone.

10 September 2005

BILLY D. GRAY, PE, PLS #2460